

Form csnodsc – ntecselsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 19-11786-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Brett S. Kimmelman  
48 Chancellor Park Drive  
Mays Landing, NJ 08330

Terry L. Kimmelman  
48 Chancellor Park Drive  
Mays Landing, NJ 08330

Social Security No.:

xxx-xx-1878

xxx-xx-8035

Employer's Tax I.D. No.:

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NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☒ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: October 18, 2022

JAN: jpl

Jeanne Naughton  
Clerk

In re:  
Brett S. Kimmelman  
Terry L. Kimmelman  
Debtors

Case No. 19-11786-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Oct 18, 2022

User: admin  
Form ID: cscnodsc

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Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Brett S. Kimmelman, Terry L. Kimmelman, 48 Chancellor Park Drive, Mays Landing, NJ 08330-2049
aty	+ Bayport Condominium Association, Inc., McGovern Legal Services, LLC, 850 Carolier Lane, North Brunswick, NJ 08902-3312
aty	Chancellor Place Association, Inc., c/o McGovern Legal Services, LLC, PO Box 1111, New Brunswick, NJ 08903-1111
lm	+ Wilmington Savings Fund Society, 1114 Avenue of Americas, 27th Floor, New York, NY 10036-7772
518034102	+ Bayport Condominium Association, Inc., c/o McGovern Legal Services, LLC, 850 Carolier Lane, North Brunswick, NJ 08902-3312
517995060	+ Best Egg Personal Loans/Cross River Bank, 1523 Concord Pike, Wilmington, DE 19803-3653
518054973	+ Chancellor Place Association, Inc., c/o McGovern Legal Services, LLC, 850 Carolier Lane, North Brunswick, NJ 08902-3312
517995065	+ Chancellor Place Association, Inc., c/o Atlantic Realty Management, Inc., 501 Zion Road, #8, Egg Harbor Township, NJ 08234-7636
519455265	+ Denise Carlon Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
517995071	+ Merrill Lynch Credit Corporation, 4802 Deer Lake Drive East, Jacksonville, FL 32246-6484
518142835	SST as servicing agent for BEST EGG, PO Box 10587, Greenville, SC 29603-0587
517995072	Shore Medical Center, PO Box 42972, Philadelphia, PA 19101-2972
518169424	+ WILMINGTON SAVINGS FUND SOCIETY, Fay Servicing, LLC, 3000 Kellway Drive Suite 150, Carrollton, TX 75006-3357

TOTAL: 13

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 18 2022 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 18 2022 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517995058	Email/Text: BarclaysBankDelaware@tsico.com	Oct 18 2022 20:38:00	Barclays Bank, Post Office Box 8801, Wilmington, DE 19899-8801
517995059	Email/Text: lrichard@bayatlanticfcu.org	Oct 18 2022 20:38:00	Bay Atlantic Federal Credit Union, 101 W. Elmer Road, Vineland, NJ 08360-6312
517995061	Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 18 2022 20:49:22	Capital One Bank, Post Office Box 30285, Salt Lake City, UT 84130-0285
518170363	+ Email/PDF: ebn_ais@aisinfo.com	Oct 18 2022 20:49:27	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518101236	+ Email/Text: RASEBN@raslg.com	Oct 18 2022 20:38:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
517995067	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 18 2022 20:49:36	Citibank - Best Buy, Post Office Box 6497, Sioux Falls, SD 57117-6497
518168852	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 18 2022 20:49:46	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432

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517995068	Email/Text: mrdiscen@discover.com	Oct 18 2022 20:38:00	Discover Financial Services, Post Office Box 15316, Wilmington, DE 19850-5316
519502548	+ Email/Text: bkteam@selenefinance.com	Oct 18 2022 20:38:00	DLJ Mortgage Capital, Inc., c/o Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295
518009943	Email/Text: mrdiscen@discover.com	Oct 18 2022 20:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517995069	Email/Text: ECF@fayservicing.com	Oct 18 2022 20:38:00	Fay Servicing, PO Box 814609, Dallas, TX 75381-4609
517995066	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 18 2022 20:49:22	Chase Bank, Post Office Box 15298, Wilmington, DE 19850-5298
517995070	+ Email/Text: Documentfiling@lciinc.com	Oct 18 2022 20:38:00	LendingClub Corporation, 595 Market Street, Suite 200, San Francisco, CA 94105-2807
518709424	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 18 2022 20:49:43	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518709425	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 18 2022 20:49:35	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518166022	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 18 2022 20:49:34	Portfolio Recovery Associates, LLC, c/o American Eagle Outfitters, Inc., POB 41067, Norfolk VA 23541
518166020	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 18 2022 20:49:35	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
518163212	+ Email/PDF: gecsed@recoverycorp.com	Oct 18 2022 20:49:24	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517995073	Email/PDF: gecsed@recoverycorp.com	Oct 18 2022 20:49:22	Synchrony Bank, ATTN: Bankruptcy Department, Post Office Box 965060, Orlando, FL 32896-5060
517999401	+ Email/PDF: gecsed@recoverycorp.com	Oct 18 2022 20:49:24	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517995074	Email/PDF: gecsed@recoverycorp.com	Oct 18 2022 20:49:42	Synchrony Bank - American Eagle, ATTN: Bankruptcy Department, Post Office Box 965060, Orlando, FL 32896-5060
518684821	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 18 2022 20:38:00	U.S. Bank Trust National Association as Trustee f, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250
518684822	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 18 2022 20:38:00	U.S. Bank Trust National Association as Trustee f, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250, U.S. Bank Trust National Association as, Serviced by Select Portfolio Servicing,
518074172	+ Email/Text: RASEBN@raslg.com	Oct 18 2022 20:38:00	WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRIST, RAS CRANE, LLC, 10700 ABBOTT'S BRIDGE ROAD, SUITE 170, DULUTH, GA 30097-8461

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRIST, RAS CRANE, LLC, 10700 ABBOTT'S BRIDGE ROAD, SUITE 170, DULUTH, GA 30097-8461
517995062	*	Capital One Bank, Post Office Box 30285, Salt Lake City, UT 84130-0285

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517995063	*	Capital One Bank, Post Office Box 30285, Salt Lake City, UT 84130-0285
517995064	*	Capital One Bank, Post Office Box 30285, Salt Lake City, UT 84130-0285
519502549	*+	DLJ Mortgage Capital, Inc., c/o Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295
aty	##+	KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
517995075	##+	Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, c/o KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Collingswood, NJ 08108-2812

TOTAL: 0 Undeliverable, 5 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 20, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2022 at the address(es) listed below:**

Name	Email Address
Andrew M. Lubin	on behalf of Creditor U.S. Bank Trust National Association as Trustee for GIFM Holdings Trust nj-ecfmail@mwclaw.com alubin@milsteadlaw.com
Brian C. Nicholas	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Daniel S. Shehata	on behalf of Attorney Bayport Condominium Association Inc. Daniel.Shehata@law.njoag.gov
Denise E. Carlon	on behalf of Creditor Pretium Mortgage Credit Partners I Loan Acquisition LP dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Francis J. McGovern, Jr.	on behalf of Attorney Chancellor Place Association Inc. collections@theassociationlawyers.com
Harold N. Kaplan	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB, D/B/A CHRISTIANA TRUST, NOT INDIVIDUALLY BUT AS TRUSTEE FOR HILLDALE TRUST hkaplan@rasnj.com, kimwilson@raslg.com
Harold N. Kaplan	on behalf of Creditor DLJ Mortgage Capital Inc. hkaplan@rasnj.com, kimwilson@raslg.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Joseph Clemente	on behalf of Attorney Chancellor Place Association Inc. collections@theassociationlawyers.com
Lynn Therese Nolan	on behalf of Creditor Fay Servicing LLC ecfnofices@grosspolowy.com, lnolan@grosspolowy.com
Michael J. Milstead	on behalf of Creditor DLJ Mortgage Capital Inc. bkecf@milsteadlaw.com, bkecf@milsteadlaw.com
Robert A. Loefflad	on behalf of Debtor Brett S. Kimmelman rloefflad@ffhlaw.com ghuie@ffhlaw.com
Robert A. Loefflad	on behalf of Joint Debtor Terry L. Kimmelman rloefflad@ffhlaw.com ghuie@ffhlaw.com

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U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 14